



**Advisory Board**  
**One Weybosset Hill/33 Broad Street 2<sup>nd</sup> Floor, Conference Room A 1:00 – 2:30 pm**  
**Tuesday, November 18, 2014**  
**Meeting Minutes**

Board members present: Margaret Holland McDuff, Peter Howland, Mike Gerhardt, Geoff Grove, Amy Zimmerman

Staff: Christine Ferguson, Amy Black, John Naphor, Lindsay Lang, Melissa Travis

Others: Cecilia Pelkey and Sam Salganik (Expert Advisory Committee members)

I. Call to Order. Chairman Grove called the meeting to order. The Board unanimously approved minutes from the November 7 Joint Advisory Board Meeting and Expert Advisory Committee meeting

II. Open Enrollment Update:

Director Ferguson reported on the first week of Open Enrollment, which began with a “soft launch” on November 7<sup>th</sup> and went into full effect on November 15<sup>th</sup>. She noted that this year’s Open Enrollment was significantly calmer than last year’s. HSRI had its GoLive team and a contingency plan in place.

The system experienced a few problems, but these were resolved promptly. During the first two weeks of open enrollment, the GoLive team has held 9 AM, 1 PM, and 5 PM phone calls that include participants from HSRI, EOHHS, DHS, Deloitte, and Connexions. Deloitte was able to make a number of systems changes quickly during the first weekend, and the team is tracking the ongoing problems.

From a communications standpoint, all three TV stations visited the Contact Center, to allow us to get the message out.

The biggest problem was capacity, especially at the walk-in center. People preferred to wait rather than make appointments for an alternative time. HSRI will be opening another site by the end of the week on 1923 Post Road in Warwick. Staff is also looking to make the Contact Center friendlier for children, by bringing in toys and books. Director Ferguson also reported that the Navigators are performing well with 114 Navigators at approximately 20 agencies across the state.

Board members discussed the Open Enrollment report, commenting on ways to build capacity at the Contact Center.

**Data Report:** Amy Black presented an HSRI data report:

- As of the November 17<sup>th</sup>, 1,267 customers had renewed their plan for 2015 coverage. In addition, 213 new customers have chosen a plan making the total enrolled 1,480. Every day the numbers increase by about 1000 people.
- At the time of the report, the highest percentage of people enrolling in a QHP are renewals, at 88.
- HSRI has seen significantly more people accessing through the mobile site than had been expected: 24% of hits were mobile. It is unclear whether the mobile system is easy to use, or if that is the way that most HSRI customers interact with the internet. There had been approximately 29,000 to 30,000 hits on the webpage (with about 50% unique visitors).
- Board members asked about Medicaid enrollment. Currently, over 100,000 people have been deemed Medicaid eligible through the UHIP system. This number includes those who enrolled under Medicaid expansion, were eligible previously but not enrolled, and those who had been enrolled through the old DHS (Legacy) system. Ms. Black noted that it is difficult to determine new vs. existing Medicaid customers through the UHIP system.
- Director Ferguson opined that when all of the Medicaid members are calculated, the number of people coming through the Exchange will approach 25% of the state.
- Members also discussed the Affordable Care Act rules that prohibit people with “affordable” employer sponsored insurance from receiving a tax credit to help pay for insurance. Director Ferguson noted that she has talked to our congressional delegation about how the rules governing the affordability of employer sponsored insurance are very difficult for people to understand and are seen as unfair by our customers.

**Health Plan Report:**

Director Ferguson reported briefly on the plans that are available to Rhode Islanders.

- She noted that during 2014, approximately 50,000 people created accounts in the system. Half of them bought insurance, but there were about 21,000 people who did not purchase a plan. She believes that this is the result of a variety of issues related to age, employment and affordability.
- There is not enough data right now to clearly see if people are purchasing different plans than in 2014.
- It is also too soon to compare to other states, but HSRI will be focused on that in the coming weeks.
- Director Ferguson discussed the important consumer education about the new plans that is currently underway. She noted that people say to her that this is too complicated for consumers to understand, but she believes that consumers have not been given the correct information that they have needed – and this is a priority for HSRI this year.
- When asked about when municipalities might be able to use HSRI to purchase insurance for their employee, she answered that before 2017, Rhode Island would need to receive a waiver to allow that to happen. HSRI has been in conversations with

some labor unions about the possibility of working with their Taft-Hartley plans – and investigating what it would take to work with municipalities.

- Director Ferguson noted that it is critical for HSRI to be focused on investing in the infrastructure that is needed to make significant system changes.

III. Public Comment – The Chair asked if there were any public comment, hearing none the meeting was adjourned.

Next Meeting is December 16, 2014